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Substitute for form 1448/APTO

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet 1 of 1

Application Number 09/866,730
Filing Date 05-30-2001
First Named Inventor David A. HAYS
Group Art Unit 2161
Examiner Name Unassigned
Attorney Docket Number 57792.000003

U.S. PATENT DOCUMENTS

Examiner Initials *	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
EM	U1	5,991,733		Aleia et al.	11-23-1999	
EM	U2	5,684,964		Powers et al.	11-04-1997	
EM	U3	5,995,947		Fraser et al.	11-30-1999	
EM	U4	5,924,082		Silverman et al.	07-13-1999	
EM	U5	6,047,274		Johnson et al.	04-04-2000	
EM	U6	6,021,398		Ausubel	02-01-2000	
EM	U7	5,826,244		Huberman	10-20-1998	
EM	U8	5,704,044		Tarter et al.	12-30-1997	

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FOREIGN PATENT DOCUMENTS

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		Office ³	Number ⁴	Kind Code ⁵ (if known)				
	F1							

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EM	P1	CollectionsX - The next generation of online tools and services for buying and selling debt, 24 pages, printed 9/27/2001 < http://www.collectionsx.com/Collections/Content/Common/home.asp >	
EM	P2	NAREX - Company Information, 18 pages, printed 9/28/2001, < http://www.narex.com/comp_info/comp_info.asp >	
EM	P3	E-Debt Financial Services, Inc. - The online marketplace for buying and selling debt, 9 pages, < http://www.e-debt.com/ >	
EM	P4	RecoverDebt.com - About Us - Mission Statement, 7 pages, < http://www.recoverdebt.com/about/mission.jsp >	
EM	P5	Collection Lawyers - Welcome to CollectionLawyers.com, 6 pages, < http://www.collectionlawyers.com/ >	
EM	P6	CollectionIndustry.com - Home, 6 pages, < http://www.collectionsindustry.com/ >	
EM	P7	Imandi.com, 4 pages, < http://www.imandi.com/ >	
Examiner Signature	Eldo M. Reef		Date Considered 12/9/05

* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet	1	of	1	Attorney Docket Number	57792.000003
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Complete if Known

Application Number	09/866,730
Filing Date	05-30-2001
First Named Inventor	David A. HAYS
Group Art Unit	2161
Examiner Name	Unassigned

U.S. PATENT DOCUMENTS

Examiner Initials *	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
EM	U1	5,732,400		Mandler et al.	03-24-1998	
EM	U2	5,881,268		McDonald	03-09-1999	
EM	U3	5,956,700		Landry	09-21-1999	

FOREIGN PATENT DOCUMENTS

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	P1	International Search Report dated 11/1/2001, for PCT/US01/17501, Filed 05/31/2001	
Examiner Signature	[Signature]		Date Considered 12/9/05

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